



DIVISION OF LEGAL AND CONSUMER AFFAIRS

What does the division DO?

The Department of Banking and Finance (DBF) is responsible for the regulation of Georgia state chartered banks; credit unions; check cashers; check sellers; money transmitters; and residential mortgage brokers and lenders. The Division of Legal and Consumer Affairs handles complaints and inquiries from consumers about those entities. As their regulator, the DBF, through this division, facilitates contact with key management personnel within the regulated entities, which frequently enables consumers to resolve problems that they have been unable to resolve on their own. The division, however, cannot give legal advice to consumers, act as a private attorney for consumers, or resolve factual disputes.

What is our GOAL?

Our goal is to assist consumers in resolving their particular problems or issues. As a component of this process, we strive to direct consumers to resources that enable them to become financially educated and to make informed decisions when dealing with one of our regulated entities. Information collected during the complaint process is shared with the appropriate division within the DBF that is responsible for the licensing and supervision of the companies about which the consumers complain.

WHEN should I contact the Division of Legal and Consumer Affairs?

If you have a problem with a state bank, state credit union, check casher or seller, money transmitter, or lender or broker of a Georgia residential mortgage loan and you have been unsuccessful in trying to resolve the problem, we may be able to help.

The DBF does not regulate national banks, federal savings banks, federal credit unions, or finance companies that make unsecured loans. National banks and their direct subsidiaries are regulated by the Comptroller of the Currency (800) 613-6743. Savings banks are regulated by Office of Thrift Supervision (800) 842-6929 or (404) 888-0771. Federal credit unions are regulated by The National Credit Union Administration (NCUA) (678) 443-3012. Finance companies are regulated by the Federal Trade Commission (877) 382-4357.

How to CONTACT the Division of Legal and Consumer Affairs?

The DBF is open 8:00 am to 4:30 pm Monday - Friday to receive inquiries by mail, e-mail, telephone, and fax. In order to process complaints properly, we need copies of all relevant written documentation and the name and address of the company involved.

The DBF's website (www.gadbf.org) contains important information and answers to frequently asked questions. Additionally, our website provides a searchable database of our regulated entities and helpful links and resources.



To telephone the division with an inquiry, call toll free **(888) 986-1633** or **(770) 986-1633**. If the question does not require us to review loan or account documentation, we may be able to help you over the telephone.

If documents or agreements are part of your question and the question concerns an entity the DBF regulates, please **fax** the information to **(770) 986-1657** or send complaints with all written documentation to:



**Department of Banking and Finance
2990 Brandywine Road, Suite 200
Atlanta, Georgia 30341-5565
Attn: Legal and Consumer Affairs
770-986-1633 or 888-986-1633
770-986-1657 (fax)**

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